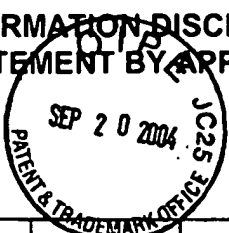


INFORMATION DISCLOSURE STATEMENT BY APPLICANT 				Complete if Known	
				Application Number	09/646,728
				Filing Date	04/27/2001
				First Named Inventor	Jammal et al.
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
Sheet	1	of	2	Attorney Docket Number	2762-113

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code ² (if known)		
<i>mr</i>	A	5,696,907		Mohimm Daniel Tom	December 9, 1997

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T ⁶
		Office ³ Code	Number ⁴	Kind ⁵ (if known)			

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>10/24/2004</i>
-----------------------	-------------------	--------------------	-------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code.

⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Complete if Known	
				Application Number	09/646,728
				Filing Date	04/27/2001
				First Named Inventor	Jammal et al.
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
Sheet	2	of	2	Attorney Docket Number	2762-113-II
NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ²
<i>mn</i>	B	SMITH, DOUGLAS L. et al., "A Comprehensive Model For Managing Credit Risk On Home Mortgage Portfolios," Decision Sciences, Vol. 27, No. 2, 291-317, Spring 1996.			
Examiner Signature	<i>Nga Nguyen</i>			Date Considered	<i>10/24/2004</i>

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.